


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Ho Ming Luk et al.
 APPLICATION NO.: 09/373,926
 FILING DATE: August 12, 1999
 TITLE: DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A
 PREDICTIVE SOFTWARE SYSTEM
 CONFIRMATION NO.: 3102
 EXAMINER: Alexander Kalinowski
 GROUP ART UNIT: 2166
 ATTY. DKT. NO.: 13553-03899

CERTIFICATE OF MAILING		
I hereby certify that this correspondence, including the enclosures identified above, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on the date shown below. If the Express Mail Mailing Number is filled in below, then this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service pursuant to 37 CFR 1.10.		
Signature: 		
Typed or Printed Name:	Daniel R. Brownstone, Reg. No. 48,651	Dated: 29 July 2002
Express Mail Mailing Number (optional):	EL734640205US	

COMMISSIONER FOR PATENTS
 WASHINGTON, DC. 20231

INFORMATION DISCLOSURE STATEMENT

Under 37 CFR §§ 1.56 and 1.97-98

SIR:

Pursuant to the provisions of 37 CFR §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449 listing references for consideration by the Examiner. Enclosed is a copy of each listed reference that may be material to the examination of this application, and for which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

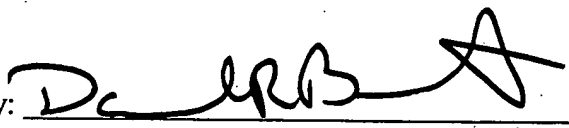
PATENT

This Information Disclosure Statement is being filed after the receipt of the first office action and to satisfy the Requirement for Information under 37 C.F.R. §1.105. Therefore, the fee and certification requirements under 37 C.F.R. §1.97 are waived.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,
Ho Ming Luk, Pamela E. Coates, Arati S. Deo,
Sean M. Downs, Benjamin A. Friesen, Craig A.
Nies, and Anu K. Pathria

Dated: 29 July 2002

By: 
Daniel R. Brownstone, Reg. No.: 46,581
Fenwick & West LLP
Two Palo Alto Square
Palo Alto, CA 94306
Tel.: (415) 875-2382
Fax.: (415) 281-1350

13553/03899/SF/5080643.1

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application No.	09/373,926
				Filing Date	August 12, 1999
				First Named Inventor	Alexander Kalinowski
				Art Unit	2166
				Examiner Name	Ho Ming Luk et al
Sheet	1	of	1	Attorney Docket Number	13553-03899

U.S. PATENT DOCUMENTS				
Examiner Initials*	Cite No. ¹	Document No. Number - Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		US-		
		US-		
		US-		
		US-		
		US-		

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ - Number ⁴ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	T ⁶

OTHER REFERENCES - NON-PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published			T ⁶
	C1	Brochure: Insurance Solutions, Vericomp Claimant. <i>Claimant Fraud and Abuse Detection for Workers' Compensation</i> , HNC Software.			

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

13553/03899/SF/5080674.1

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609.

Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.